

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Robert Wallach, et al.

Serial No.: 09/645,020

Group Art Unit: 3687

Filed: August 23, 2000

Examiner: Frenel, Vanel

For: Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile

Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT/RESPONSE

In Response to the Non-Final Office dated November 25, 2008, Applicants request reconsideration in view of the following amendments and/or remarks.

Amendments to the Claims are included starting on page 2.

Remarks are included starting on page 25.